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June 24, 2022

Honorable Rosemary Gambardella, U.S.B.J.  
U.S. Bankruptcy Court  
50 Walnut St., 3<sup>rd</sup> Floor  
Newark, NJ 07102

Re: Tamika Brown-Wesley, Debtor(s)  
20-14769  
Chapter 13  
Proceeding: Midfirst Bank's Default Certification  
Hearing Date: To Be Determined

Dear Judge Gambardella:

Please accept this letter in opposition to the above matter.

The certification of default is based on the fact that the debtor is \$5,026.65 behind with mortgage payments. This may be correct. However, my office has been unable to make contact with the debtor and the deadline to respond is today. It is nonetheless believed that debtor may be able to propose a cure of these arrears. If stay relief is granted, debtor faces a loss of her home.

For the foregoing reasons, I respectfully request that the court schedule a hearing on the matter with the intention for a more formal response to be filed in the interim.

Respectfully submitted,

/S/ HERBERT B. RAYMOND, ESQ.

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